

Issue 95: INSIDER'S EDGE: Retro Medicaid System Upgrade

Welcome to another edition of the *Insider's Edge*! Today, we're revisiting a familiar topic—retroactive Medicaid (a.k.a. “retro”). Thanks to some recent system upgrades to Maryland Health Connection, qualifying for retro Medicaid coverage is getting easier.



Retro trends aren't going away this spring, but they are getting an important update!

The Basics: What is Retro?

Consumers applying for Medicaid can apply for up to 3 months of retroactive coverage if they have prior medical bills. Consumers who qualify for Medicaid on the basis of their modified adjusted gross income (MAGI) can apply for this benefit using Maryland Health Connection. Non-MAGI applicants must apply for retro at their Local Department of Social Services (LDSS) where their application will be processed using CARES.

What Changed? Qualifying for a QHP and Retro Medicaid

In the past, consumers could only qualify for retro Medicaid using Maryland Health Connection *if* they qualified for Medicaid in the month in which they applied for benefits. Scratch that policy from your records, Insiders, because things have changed!

Thanks to the January system fix, applicants can now qualify for retro Medicaid using Maryland Health Connection *even if* they are found eligible for a qualified health plan (QHP) in the month in which they apply.

Consumers will be able to select retro Medicaid *and* a QHP on the initial application before proceeding to enrollment:

Mary Mercedes, Age 45				
Program	Status	Eligibility Start Date	Eligibility End Date	Select
Medicaid	Eligible	10/01/2014	10/31/2014	<input checked="" type="checkbox"/>
	Explanation: Mary Mercedes is eligible to receive Medicaid to pay for unpaid medical expenses in October if Mary Mercedes has used a Medicaid provider.			
Medicaid	Eligible	11/01/2014	11/30/2014	<input checked="" type="checkbox"/>
	Explanation: Mary Mercedes is eligible to receive Medicaid to pay for unpaid medical expenses in November if Mary Mercedes has used a Medicaid provider.			
Medicaid	Eligible	12/01/2014	12/31/2014	<input checked="" type="checkbox"/>
	Explanation: Mary Mercedes is eligible to receive Medicaid to pay for unpaid medical expenses in December if Mary Mercedes has used a Medicaid provider.			
Medicaid	Ineligible			
	Explanation: Individual does not meet the Medicaid financial criteria (42 CFR 435.116 (pregnant women), 42 CFR 435.110 (parents and caretakers), 42 CFR 435.118 (children), and 42 CFR 435.119 (adults)).			
Qualified Health Plan with Financial Assistance	Eligible	02/01/2015		<input checked="" type="checkbox"/>
	Explanation: Mary Mercedes is eligible to receive up to \$171 in premium tax credits per month to apply towards their monthly premium (cost) of a Qualified Health Plan (QHP). In addition Mary Mercedes is also eligible for a cost sharing benefit that will reduce			

The consumer must confirm their retro Medicaid enrollment *before* selecting their QHP:

Final Confirmation

Please review and confirm the Medicaid enrollment information below. After confirming your updated enrollment information you will have the opportunity to shop for coverage year(s) for Qualified Health Plans (QHPs).

Current Enrollment

Plan	Enrolled Member(s)	Coverage period	Monthly Premium for Household
Medicaid View Coverage Summary	Mary Mercedes	Effective Date: October 1, 2014 End Date: October 31, 2014 Effective Date: November 1, 2014 End Date: November 30, 2014 Effective Date: December 1, 2014 End Date: December 31, 2014	\$0.00

What's Stayed the Same? The Retro Box **MUST** be checked!

Remember, consumers must indicate they want to apply for retro when they submit their initial application. Consumers **cannot** go back and make this selection by editing their application once it has been submitted. Consumers who forget to check this box off and submit their application will need to contact the Call Center. An override must be entered through the Worker Portal when a consumer fails to indicate they want help paying for prior medical expenses in their initial application. Staff should refer to the *Special Circumstances Guide* for detailed instructions on how to handle this process

Prior Medical Expenses

Do you want help paying for any unpaid medical bills from the last 3 months?
☒ Yes ☐ No

Was your income in each of the last three months equal to your current month's income?
☐ Yes ☒ No

Please indicate the months in which your household income was different
☐ October
☒ September
☐ August

Additional Resources

- More information on this system upgrade and other changes will be shared in the *System Update—January 2015* guide, which will be circulated to caseworkers, assisters, navigators, and call center representatives.

See you next week! Questions? Send them to dhmh.medicaidmarge@maryland.gov.